

Information to identify the case:

Debtor 1	<u>Lelia M. Garvin</u>	Social Security number or ITIN	xxx-xx-1778
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-30541-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lelia M. Garvin
aka Lelia M. Garvin-Cook

7/21/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lelia M. Garvin
Debtor

Case No. 17-30541-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 21, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:

Recip ID	Recipient Name and Address
db	+ Lelia M. Garvin, 56 Dohrmann Avenue, Teaneck, NJ 07666-4117
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517113889	+ Cit Fin Serv, Attn: Bankruptcy, 1000 Technology Dr., O Fallon, MO 63368-2222
517113891	+ Corning Credit Union, 1 Credit Union Plz, Corning, NY 14830-2897
517113896	+ David Cook, 56 Dohrmann Avenue, Teaneck, NJ 07666-4117

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 21 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 21 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517241877	EDI: BANKAMER.COM	Jul 22 2022 00:33:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517113883	+ EDI: BANKAMER.COM	Jul 22 2022 00:33:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517113885	+ EDI: BANKAMER.COM	Jul 22 2022 00:33:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517113887	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 21 2022 20:40:00	Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
517113893	+ Email/Text: bankruptcy@credencerm.com	Jul 21 2022 20:40:00	Credence Resource Management, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
517113892	+ Email/Text: bankruptcy@credencerm.com	Jul 21 2022 20:40:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
517113894	+ EDI: CCS.COM	Jul 22 2022 00:33:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
517113895	+ EDI: CCS.COM	Jul 22 2022 00:33:00	Credit Collections Svc, Po Box 607, Norwood, MA 02062-0607
517113898	+ EDI: CITICORP.COM	Jul 22 2022 00:33:00	Macy's, 9111 Duke Drive, Mason, OH 45040
517113897	Email/Text: camanagement@mtb.com	Jul 21 2022 20:40:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
517113899	+ EDI: LCIPHHRGT	Jul 22 2022 00:33:00	Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
517113901	+ EDI: LCIPHHRGT	Jul 22 2022 00:33:00	Ocwen Loan Servicing, 1661 Worthington Rd,

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User: admin

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Total Noticed: 32

519538747	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 21 2022 20:40:00	West Palm Beach, FL 33409-6493 Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518726285	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 21 2022 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519538746	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 21 2022 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
517113903	+ EDI: RMSC.COM	Jul 22 2022 00:33:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
517113905	+ EDI: RMSC.COM	Jul 22 2022 00:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517113907	+ EDI: RMSC.COM	Jul 22 2022 00:33:00	Synchrony Bank/6th Ave Elec, Po Box 965064, Orlando, FL 32896-5064
517113908	+ EDI: RMSC.COM	Jul 22 2022 00:33:00	Synchrony Bank/6th Ave Elec, C/o Po Box 965036, Orlando, FL 32896-0001
517130778	+ EDI: AIS.COM	Jul 22 2022 00:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519216115	^ MEBN	Jul 21 2022 20:36:01	U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, U.S. Bank Trust National Association, et 75381-4609
519216114	^ MEBN	Jul 21 2022 20:36:00	U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
517337814	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 21 2022 20:40:00	U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500
517113909	+ EDI: CITICORP.COM	Jul 22 2022 00:33:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517113910	+ EDI: CITICORP.COM	Jul 22 2022 00:33:00	Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517113884	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517113886	*+	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517113888	*+	Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
517113890	*+	Cit Fin Serv, Attn: Bankruptcy, 1000 Technology Dr., O Fallon, MO 63368-2222
517113900	*+	Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
517113902	*+	Ocwen Loan Servicing, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
518726286	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517113904	*+	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
517113906	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Lelia M. Garvin yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
J. Eric Kishbaugh	on behalf of Creditor LSF9 Master Participation Trust jkishbaugh@udren.com
Kevin M. Buttery	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST kbuttery@moodklaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Lelia M. Garvin yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11